

IN RE:

NELLIE A. KUNSELMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-11487 TPA

Chapter 13

Document No.: 65

ORDER OF COURT

AND NOW, this 27th day of March, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE

vas

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nellie A. Kunselman  
 Debtor

Case No. 11-11487-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: mgut  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db  
 13179040 +Nellie A. Kunselman, 2987 Laird Avenue, Erie, PA 16505-3913  
 13179042 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13535098 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13179043 +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066  
 13179044 Comm Cred, 1027 Pittsburgh Ave, Erie, PA 16505  
 13190431 Comm Credit, 1027 Pittsburgh Avenue, Erie, PA 16505  
 13179046 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
 13190435 +Fingerhut/Metbk, Post Office Box 166, Newark, NJ 07101-0166  
 13179049 Furn/Cbna, Po Box 7038, Sioux Falls, SD 57117-7038  
 13179055 +Gjwl/Cbna, Po Box 9714, Gray, TN 37615-9714  
 13298165 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 13179057 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13179058 +Hsbc/Rs, 90 Christiana Rd, New Castle, DE 19720-3118  
 13179060 #+Northwest Consumer Dis, 1324 E Grandview Blvd, Erie, PA 16504-2736  
 13190447 #+Northwest Consumer Discount, 1324 East Grandview Boulevard, Erie, PA 16504-2736  
 13179061 +P N C, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 13179062 +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 13179063 +Td Auto Finance, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823  
 13179064 +Td Auto Finance, 300 Oxford Dr Ste 310, Monroeville, PA 15146-2343  
 13179065 +Verizon Pa, 236 E Town St #170, Columbus, OH 43215-4631  
 13190452 +Verizon Pa, 236 East Town Street #170, Columbus, OH 43215-4631  
 13179066 +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700  
 13190453 +Wff Cards, 3201 North 4th Avenue, Sioux Falls, SD 57104-0700  
 13179067 +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504  
 13179068 +Wfnnb/Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301  
 13190455 +Wfnnb/Lane Bryant, 4590 East Broad Street, Columbus, OH 43213-1301  
 13179069 +Zales/Cbna, Po Box 9714, Gray, TN 37615-9714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2017 02:16:18  
 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
 cr E-mail/PDF: rmscedi@recoverycorp.com Mar 28 2017 01:59:55  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13179059 E-mail/Text: BankruptcyNotices@aafes.com Mar 28 2017 01:48:26 Military Star,  
 3911 S Walton Walker Blv, Dallas, TX 75236  
 13190446 E-mail/Text: BankruptcyNotices@aafes.com Mar 28 2017 01:48:26 Military Star,  
 3911 South Walton Walker Boulevard, Dallas, TX 75236  
 13190429 +E-mail/PDF: rmscedi@recoverycorp.com Mar 28 2017 02:00:06 Capital Recovery III LLC,  
 c/o Recovery Management Systems Corp., 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605  
 13190432 E-mail/Text: mrdiscen@discover.com Mar 28 2017 01:48:23 Discover Financial Services LLC,  
 Po Box 15316, Wilmington, DE 19850  
 13179045 +E-mail/Text: mrdiscen@discover.com Mar 28 2017 01:48:23 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13179047 +E-mail/Text: collections@egefcu.org Mar 28 2017 01:48:55 Erie General Electric,  
 2154 E Lake Rd, Erie, PA 16511-1140  
 13190434 +E-mail/Text: collections@egefcu.org Mar 28 2017 01:48:55 Erie General Electric,  
 2154 East Lake Road, Erie, PA 16511-1140  
 13179056 E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:52 Green Tree Servicing,  
 332 Minnesota Street, Suite 610, Saint Paul, MN 55101  
 13191535 E-mail/Text: bankruptcy.bnc@ditech.com Mar 28 2017 01:48:32 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 13179050 E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:43 Gemb/Ge Money Bank Low,  
 Po Box 103065, Roswell, GA 30076  
 13190437 E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:51 Gemb/Ge Money Bank Lowes,  
 Po Box 103065, Roswell, GA 30076  
 13179051 E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:53 Gemb/Jcp, Po Box 984100,  
 El Paso, TX 79998  
 13190438 E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:51 Gemb/Jcpenny, Po Box 984100,  
 El Paso, TX 79998  
 13179052 +E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:51 Gemb/Sams, Po Box 965005,  
 Orlando, FL 32896-5005  
 13179053 +E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:52 Gemb/Sams Club, Po Box 981400,  
 El Paso, TX 79998-1400  
 13179054 +E-mail/PDF: gecsedirecoverycorp.com Mar 28 2017 01:59:52 Gemb/Walmart, Po Box 981400,  
 El Paso, TX 79998-1400  
 13191534 E-mail/Text: bankruptcy.bnc@ditech.com Mar 28 2017 01:48:32 Green Tree Servicing, LLC.,  
 P O Box 0049, Palatine, IL 60055-0049  
 13297370 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 28 2017 01:49:14 METABANK-FINGERHUT,  
 6250 RIDGEWOOD ROAD, ST.CLOUD, MN 56303-0820

District/off: 0315-1

User: mgut  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Mar 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13617870 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 28 2017 01:59:46  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13187541 E-mail/PDF: rmscedi@recoverycorp.com Mar 28 2017 02:00:06  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr Green Tree Servicing, LLC  
cr U.S. Bank, N.A., as trustee for et al...  
13179048 Fhut/Metbk  
13190426\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
13190427\* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054  
13190428\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13190430\* +Citi Ctb, Po Box 22066, Tempe, AZ 85285-2066  
13190433\* +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
13190436\* Furn/Cbna, Po Box 7038, Sioux Falls, SD 57117-7038  
13190443\* +++GREEN TREE SERVICING, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Green Tree Servicing, 332 Minnesota Street, Suite 610,  
Saint Paul, MN 55101)  
13190439\* +Gemb/Sams, Po Box 965005, Orlando, FL 32896-5005  
13190440\* +Gemb/Sams Club, Po Box 981400, El Paso, TX 79998-1400  
13190441\* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400  
13190442\* +Gjwl/Cbna, Po Box 9714, Gray, TN 37615-9714  
13190444\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13190445\* +Hsbc/Rs, 90 Christiana Road, New Castle, DE 19720-3118  
13190448\* +P N C, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
13190449\* +Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
13190451\* +Td Auto Finance, 300 Oxford Drive, Suite 310, Monroeville, PA 15146-2343  
13190450\* +Td Auto Finance, 5225 Crooks Road, Suite 140, Troy, MI 48098-2823  
13190454\* +Wffinance, 800 Walnut Street, Des Moines, IA 50309-3504  
13190456\* +Zales/Cbna, Po Box 9714, Gray, TN 37615-9714  
13179041 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 4, \* 19, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank, N.A., as trustee for et al...  
bkgroup@kmlawgroup.com

District/off: 0315-1

User: mgut  
Form ID: pdf900

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Total Noticed: 50

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Mary F. Kennedy on behalf of Creditor Green Tree Servicing, LLC mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Nellie A. Kunselman ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6